

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

Tameka Michele Burnett

S.S. No.: xxx-xx-9947

Mailing Address: 2505 "B" Vesson Avenue, Durham, NC 27707-

Case No. 11-81416

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on August 31, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: September 16, 2011

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)

Date: 8/9/11

Lastname-SS#: Burnett-9947

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See †)
			**
			**
			**
			**
			**
			**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS at FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Nuvell Financial		\$10,552	5.00	\$106	\$249.13	
			5.00			
			5.00			
			5.00			

STD - SECURED DEBTS at 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
			5.00			
			5.00			
			5.00			
			5.00			

ATTORNEY FEE (Unpaid part)

Law Offices of John T. Orcutt, P.C. Amount \$3,000

SECURED TAXES

IRS Tax Liens Secured Amt

Real Property Taxes on Retained Realty

UNSECURED PRIORITY DEBTS

IRS Taxes Amount

State Taxes

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROTECT (Pay 100%) Int. % Payoff Amt

All Co-Sign Protect Debts (See*)

GENERAL NON-PRIORITY UNSECURED Amount**

DMI= None(\$0) None(\$0)

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ 266 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: 11.98 months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (DeSardi Version 1/12/10) © LOJTO

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

CERTIFICATE OF SERVICE

I, Kaelyn McCollum , the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

NC Department of Revenue
Post Office Box 25000
Raleigh, NC 27640-0002

Direct Brands Inc **
P.O. Box 916400
Rantoul, IL 61866-6400

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Absolute Collection Service **
421 Fayetteville Street Mall
Suite 600
Raleigh, NC 27601

Duke Healthcare
5213 South Alston Avenue
Durham, NC 27713

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

AFNI, Inc.
Post Office Box 3097
Bloomington, IL 61701-3097

Duke University Health System
Post Office Box 91040
Durham, NC 27708-1040

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Associated Credit Collections
Post Office Box 560855
Rockledge, FL 32956-0855

Durham County Tax Collector
Post Office Box 3397
Durham, NC 27701

Experian
P.O. Box 2002
Allen, TX 75013-2002

Bank of America ***
Post Office Box 15026
Wilmington, DE 19850-5026

EFR
1200 N. 7th Street
Harrisburg, PA 17102

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Credit Collection Service
Post Office Box 9134
Needham Heights, MA 02494

Family Auto Center
9101 Glenwood Avenue
Raleigh, NC 27617

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Credit Financial Services**
Post Office Box 451
Durham, NC 27702-0451

First Premier Bank
900 Delaware
P.O. Box 5519
Sioux Falls, SD 57117-5519

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Dept of Education/SLM
Post Office Box 9635
Wilkes Barre, PA 18773

Internal Revenue Service (MD)**
Post Office Box 7346
Philadelphia, PA 19101-7346

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Devry Incorporated
3005 Highland Parkway
Downers Grove, IL 60515

International Finance SE
327 W. 4th Avenue
Hutchinson, KS 67501

J. Graham & Associates
11020 David Taylor Drive
Ste 310
Charlotte, NC 28262

PayDay Select
2207 Concord Pike, # 607
Wilmington, DE 19803

US Attorney's Office (MD)**
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

Jon Pernell Briggs
701 Ainsley Ct
Durham, NC 27713

Penn Credit Corporation
Post Office Box 988
Harrisburg, PA 17108-0988

Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397

Merrick Bank
10705 Jordan GTW/Ste 200
South Jordan, UT 84095

RBC Bank *****
Attn: Bankruptcy Dept.
1476 Hunter Hill Road
Rocky Mount, NC 27804

XLS/EFR
1500 West Third St
Ste 125
Cleveland, OH 44113

Midland Credit Managment
PO Box 105341
Atlanta, GA 30348

Regional Anesthesia, PLLC
Post Office Box 15609
Durham, NC 27704-0609

NC Department of Justice
for NC Department of Revenue
Post Office Box 629
Raleigh, NC 27602-0629

Sallie Mae Servicing Corp
Post Office Box 4100
Wilkes Barre, PA 18773

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Springwood Park Apartments
3004 Ivy Wood Lane
Durham, NC 27703

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

The Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Nuvell Credit Corp **
P.O. Box 380902
Bloomington, MN 55438-0902

Tribute Mastercard
c/o Cardholder Services
Post Office Box 105374
Atlanta, GA 30348-5374

Park Ridge Estates
Park Ridge Road
Durham, NC 27713

University of Phoenix
4615 East Elwood
Phoenix, AZ 85040